

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** ) **Case No.** 16-21018-CMB  
Thomas J. Hayes, )  
    **Debtor,**     ) **Chapter 13**  
Thomas J. Hayes, )  
    **Movant,**     ) Related to: Document No. 211  
    **vs.**             )  
Select Portfolio Servicing, Inc.     ) **ENTERED BY DEFAULT**  
    **Respondent.**     )

**ORDER OF COURT**

AND NOW, this 3rd day of June, 2021, on motion of the Debtor, it is hereby ORDERED that the Loan Modification Agreement between Select Portfolio Servicing, Inc. the Debtor is approved with the following material terms:

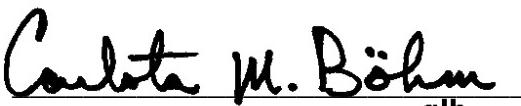
- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$114,552.04 (the “New Principal Balance”).
- B. **Interest Rate:** The Debtors promise to pay the New Principal Balance plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid New Principal Balance at an annual rate equal to 5.875% for the life of Debtors’ modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$1,214.63. The itemized breakdown of the total monthly payment is as follows:
  - i. Principal and Interest portion of payment = \$642.66.
  - ii. Tax and Insurance portion of payment = \$571.97.
- E. **Payment Term:** The first Post Agreement Payment will be due on May 1, 2021, with all of the subsequent New Monthly Payments due on the first day of each month following this date and continuing until the maturity date on July 1, 2055.

The past due mortgage payments for the months of June 2020 through April 2021, in the amount of \$7,069.26, will be due upon maturity of this loan and added to the last payment due.

**IT IS ORDERED**, that all other terms of the Loan Modification Agreement are approved;

**IT IS ORDERED**, that the executed Home Affordable Loan Modification Agreement is approved.

**By the Court,**

  
Carlota M. Böhm  
Chief Judge Carlota M. Böhm  
United States Bankruptcy Judge

FILED  
6/3/21 1:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA